#### UNTERMYER OFFERS HOUSING REMEDIES

Charges That Material Manufacturers Are in Combine to Keep Costs Up.

SUGGESTS NEW TAX PLAN

Urges That Insurance Companies Be Compelled to Buy Real Estate Mortgages.

After asserting that the commercial supremacy of New York city was seriously menaced by the scarcity of housing accommodations, Samuel Untermyer yesterday added that the remedy for present conditions was simple and offered three specific suggestions for bringing it about.

He would first, he said, procure the passage by the Legislature of a law requiring the life and fire insurance companies to dispose of their holdings of Wall street securifies and making it ob-

Wall street securities and making it obligatory upon them to put at least half of the funds at their disposal into mortgages upon unencumbered New York city real estate. Such a statute, Mr. Untermyer asserted, would make \$100,000,000 available for building operations from a group of a dozen life insurance companies alone.

Secondly, he asked for the prosecution of manufacturers of building materials and dealers in those commodities, which he asserted were in illegal secret combination to force prices up beyond all reason that they might reap exhorbitant profits. Although he said he owned a large interest in one of the big steel companies himself, Mr. Untermyer intimated his belief that the state of the said he point the said the profits.

similar practices, he charged.

"If necessary to avoid a stoppage of the growth of the city," said Mr. Untermyer in relation to his third suggestion. "why not provide that vacant land be taxed at twice the rate of improved land? This is a modification of the Heary George theory and, as improvements were made, the rate of taxation would be decreased. I don't believe, though, that this would be necessary if the other two steps were taken."

Will Call Insurance Heads.

Mr. Untermyer was the first witness before the joint session of the general welfare committee of the Board of Aldermen and the Mayor's Committee on Rent Profiteering, which have united in an endeavor to find some method of alleviating the present scarcity of houses here. Nathan Hirsch, the chairman, announced that the committees would summon life insurance committees would summon life insurance. mon life insurance community presidents to testify next week and that he hoped some way would be found of tapping their financial reservoirs so that their funds could be employed in financing building operations

funds could be employed in financing building operations.

Mr. Untermyer also condemned the suggestion that Federal aid for building be sought. Even if the Government appropriated \$500,000,000 and New York city received its full share it would amount to but about \$25,000,000, he said.

"It looks to me" he went on "as "It looks to me," he went on, "as though some one were trying to draw a herring across the trail in an effort to keep from having to assume respon-sibility. We can get enough money out of four or five life insurance companies if they will dispose of the railroad and industrial stocks they have no right to hold and invest in the best security in the world—unimproved and unencumbered New York city real estate. From twelve of these companies we could raise

The great danger to New York, Mr. Untermyer said, was that laboring men and others who found they had to pay such high rates for homes here would move elsewhere. Local manufacturers, as a result, would be unable to compete ith those in other localities.

Looks for Higher Labor Costs.

"I don't believe the cost of labor will decline, but that it is likely to increase." said he. "We must organize a system protection against cheap foreign labor. Tremendous competition is com-ing from miserable, wretched, starved people who will be willing to work under any living conditions forced upon them. We need a strong protective tariff, en-tirely outside of revenue, to guard against their competition."

Mr. Untermyer then discussed the usts and secret agreements between manufacturers, which he asserted must be broken up and suppressed. The price of building materials had gone up 200 per cent., he said, while the increased cost of labor was not more than 20 per

"The cement industry is controlled ally by the Atlas and Portland he said. "No matter where you people," he said. "No matter where you go the price is the same. Bricks are up 200 or 300 per cent, but there is as much clay in the ground as ever and the increase in wages doesn't account for it. I am one of the largest holders in one of the steel companies myself. Although I don't know of combinations myself, yet the steel companies manage to have an increase on real estate because on real estate because the steel companies manage to have an unfortunate similarity in prices. "I believe that the building trades as-

sociations ought to be investigated. Call in the bookkeepers of the big concerns company's resources. Mr. Evans said and set their prices. If you don't find that like other companies large investvariations then you pretty nearly have prima facie evidence—taken with the securities for patriotic reasons.

frequent banquets of their officials. If we are going to have agreements let's make them open and under public super-vision. We ought really to get at the manufacturers first and then at the

As to Life Insurance Funds.

As to Life Insurance Funds.

Mr. Untermyer charged that, because they had obtained from the Legislature extension of the time originally granted them in 1906 when they would have to dispose of their holdings in railroad and industrial stocks, the life insurance companies were the "dominating power" in Wall Street to-day.

"Can't they be compelled to dispose of them?" some one asked.

"Yes." returned Mr. Untermyer, "If the Legislature does its duty, but apparently it will not. It seems that the life insurance companies can get any kind of legislation they want at Albany. The Mutual Life Insurance Company owned Pennsylvania Railroad stock of the market value of \$3,000,000 on December 31, 1918. Of course they've lost money on it."

Mr. Untermyer said he intended no attack upon individuals, but only upon a system which Charles E. Hughes had exposed at the time of the insurance investigations in 1905 and 1906. The

exposed at the time of the insurance investigations in 1905 and 1906. The whole trouble, he said, was that officials of life insurance companies were able to wield enormous power, and to make money for themselves by investing the funds of their policy holders in railroad and industrial corporations rather than by putting it into real estate mortgages, where it would bring the policy holders far better returns. The New York Life insurance Company, he said, had pursued a "fairly liberal" policy regarding real estate loans. He gave figures showing that by far the greater each, and then turn the crank and start each. showing that by far the greater percent-age of life insurance company funds

he insisted the Legislature should com-pel them to get rid of.

"As far as loans on real estate mort-gages are concerned," he continued, "the fire insurance companies are worse of-fenders than the life insurance companies. Tacir situation is simply in-credible."

were invested in the sort of securities

steel companies himself. Mr. Untermyer intimated his belief that there was an agreement between the manufacturers as regards selling prices which ought not to be permitted. The makers of cement and of bricks were also guilty of similar practices, he charged.

"If necessary to avoid a storyers of the big credible." To illustrate his point, Mr. Untermyer said that January 1, 1919, the United States Fire Insurance Company had less than 10 per cent, of its funds it real estate; the Continental Life Insurance Company owned \$30,000,000 worth of stocks and had \$2,700 in real estate; Company owned \$30,000,000 worth of stocks and had \$2,700 in real estate; the Home Fire Insurance Company owned \$28,000,000 worth of stocks and 5,500 worth of real estate mortgages.

Justice Robitzel in the Second District
Municipal Court disposed yesterday of
150 disposeess cases, ordering evictions,
however, in but two cases. Compromises
were reached in 145 instances.

windows, but none appeared. The land-but there was no policeman. Finally a lords and properties concerned were boy ran to Broadway and Havemeyer lords and properties concerned were Abraham Elman, 486 Alabama avenue; Isaac Elman, 431 Alabama avenue, and Jacob Silfin, 486 Williams avenue.

Dental by Insurance Men.

Mr. Ecker said that if it is true that the practice of loaning on real estate was discontinued it was done for the purpose of responding to a greater ne-cessity. In spite of the company's Government obligations yet outstanding Mr. Beked raid that the company has agreed to make some loans on properties de-signed to relieve the existing situation. Answering Mr. Uncermyer's statement regarding the investment of stocks he said that with the exception of those acquired in lieu of bond investments the company's holdings in stocks are of a total par value of about \$2,000,000 out of total assets of more than \$800.-

Mr. Evans said that the Continental ual mortgages on real estate because such holdings cannot be liquidated easily to cover a sudden call on the company's resources. Mr. Evans said

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#### COP SHOOTS TWO

Attacked in Making Arrest, Three Men Are Arrested and Sends Bullet Through Boy's Head; Wounds Girl.

LAD PROBABLY WILL DIE BIG COVERED TRUCK USED

Seizes Carousel Owner Who Stabbed Rival.

Vincenzo Merolla, 34 Nostrand ave-It has been their custom to stop their countries in a crowded section, load the outfits in a crowded section, load the four hobby horses with kids at 1 cent each, and then turn the crank and start the music and the carousel, giving the driver realize the sentries or the truck the music and the carousel, giving the driver realize the sentries or the truck the music and the carousel, giving the driver realize the sentries or the truck the sentries the sentries or the truck the sentries or the truck the sentries the sentries or the truck the sentries or the truck the sentries the sentries or the truck the sentri

incomes of Merolla and Garafola decreased, and as ft decreased their entity increased. Each accused the other of stealing his customers and of taking his carousel to the haunts of the other. Yesterday they met at South Third and Havemeyer streets, near the Williamsburg Bridge Plasa, and renewed their quarrel.

"You steala my business!" shouted Merolla.

"Steala nothin'!" cried Garafola. "Il possession of the mystem under which the alleged stolen goods were alleged to the possession of the mystem under which the alleged stolen goods were alleged to the control of the mystem under which the alleged stolen goods were alleged stolen goods.

Merolla struck Garafola, and Gara-fola hit Merolla in the face with his flet. owners of Brownsville real estate tore down rent strike literature yesterday which had been pasted upon their Thousands of persons were getting off fire escapes by trate tenants. They were under the protection of a detail of police from the Liberty avenue station and were hooted and jeered. While they or two in every direction. Most of them were at work women threatened to throw boiling water upon them from windows, but none appeared. The land-but there was no policeman, but there was no policeman. Finally a street, where Patrolman August Grom of the Bedford avenue station was on post, and told the policeman that a man had

cut another man's head off.

Patrolman Grom ran to the scene and

TENANTS MAY STAY ON NEW PARK SITE

Them Live in Peace. Controller Craig declared at the meet

remove the houses on the property bounded by Johnson avenue, Leonard, Lorimer and Boerum streets.

all know there are human beings there. he declared. "and I know it never has been the intention of the Commissioner to throw them into the street." The matter was finally laid over and after nore thought the Mayor made public a letter to the Commissioner in which he

"I do not know whether I made plain my attitude at the hearing of the Sink-ing Fund Commission on the question of dispossessing the tenants on the new ark site in the Eastern District section Brooklyn. It will be impossible to have the buildings razed and the park site so cleared up that the people can enjoy the benefit of a park this summer.
"Do not bother the tenants as I am satisfied that it would be a hardship pon them and it would be impossible for them to find suitable places to move in during the hot weather." The Commissioner had said at the

neeting that the houses were in ram-chackle condition and the tenants, he was sure, could secure other quarters in the vicinity at only alightly higher rates than they were paying the city.

The question of keeping for housing purposes the buildings that the Navy Department is about to abandon at the old Peiham Bay Training Station in Peiham Bay Park was discussed at the

Bay Park was discussed at the meeting of the Sinking Fund. The Controller said he doubted whether the Police, Fire, Tenement House and Health Departments would be willing to have the buildings used. Park Commissioner Hencese will confer with Park Administration. neasy will confer with Rear Admiral n on the disposition of the struc-

WOMEN'S CLUBS BACK LEAGUE. Mrs. Baker Named President o

Bay State Federation. SOUTH HADLET, Mass., June 5.—Mrs. George Baker of Concord was elected president of the Massachusetts State Federation of Women's Clubs at Mount Holyoke Cottage in the closing session of the federation to-day. Resolutions were adopted addressed to the United States Senate asking the ratification of treaty of peace and the League of

Mrs. Herbert J. Gurney of Boston, the etiring president, made a plea for har-nony in the federation, especially as beween factions opposed and favorable to

# CHILDREN IN MOB AT PELHAM BALKED Nine From New Jersey and Eight From Connecticut.

an Unnamed Officer Is Being Sought.

Policeman Assaulted as He Case of Silverware, Rope and

nue, and Nicholas Garafola, 99 Havemeyer street, both of Brooklyn, are rivat
carousel owners. For two or three years
Pelham Bay Naval Training Station in J.
The Bronx have inspected a pass tensection, each with an old, tired horse
dered them by the driver of a big covNew Jersey-Clarence V. Lee, John dragging a carousel, with its four little ered double truck that was driven up hobby horses and a battered old meto the entrance and signalled to the dore G. Haff, Valentine M. Davis, How

the music and the carousel, giving the youngsters a ride of some five minutes. But for several months there has been bad blood between the two men. Their living is precarious at best, and of late so much money is needed for rent and food and everything that the wilder. so much money is needed for rent and food and everything that the children haven't many pennies any more. So the incomes of Merolia and Garafola decreased, and as ft decreased their enmity increased. Each accused the other not stealing his customers and of taking.

Merolia.

"Steala nothin'!" cried Garafola. "I placed in possession of the men already gotta da license: It says I go anywhere I please to go with my carou'!"

which the alleged stolen goods were placed in possession of the men already under arrest. In the collection, the police said, were 990 pleces of glittering. table silver, which they think was in-tended for use in the officers' mess; 70 pleces of rope of exceptionally good
Two mines were sighted May 25, when
value and of unusual sizes, two cases of
linen and cases of various other navy
gen, but rapid steering prevented a dis-

> the trail of the alleged receivers of the detectives said, to watch the basement of a house at 131 West Fifty-third street, into which, day after day, they said they saw carried the big navy packing cases that were lifted off the truck just after its arrival from the training

Denial by Insurance Men.

Mr. Untermyer's charge that the big strained companies are putting obstacles on companies are putting obstacles on companies are putting obstacles on companies are putting obstacles. Mr. Untermyer's charge that the big strained of the companies are putting obstacles on the companies are putting obstacles on the companies of the companies of the companies of the Metropolital Life Insurance Company, in a work secretary with the second as a work of the Metropolital Life Insurance Company, in which both said they considered the state of the continental Fire Insurance Company, in which both said they considered the state of the continental Fire Insurance Company, in which both said they considered the state of the continental Fire Insurance Company, in which both said they considered the state of the cort of the c

Loan issue and \$30,000,000 in the Fifth isshe.

The company found it necessary, he said, to borrow \$33,500,000 in order to make the \$60,000,000 subscription, and has still \$22,600,000 on this account outstanding, which should be paid before making other investments. The company also bought \$32,000,000 in United States Treasury certificates of indebtedness, which were applied to bond payments. would be closed, and some easy money

authorities started searching last night. but neither the police nor the authori-ties at the training station would dis-cuss that phase of the case. The other prisoners were locked up pending ar-raignment in court this morning. Hylan Tells Harmon to Let

PLAN BROAD JEWISH RELIEF. redits to Sufferers Abroad

Policy Suggested. shortage of housing facilities at this

A policy of Jewish relief to care for time. Park Commissioner Harmon of Brooklyn had asked for permission to Europe was advanced yesterday by Morris Engelman, special commissioner for bounded by Johnson avenue, Leonard,
Lorimer and Boerum streets.

Mayor Hylan hotly defended his commissioner from a charge of wishing to deprive poor people of their homes. "We all know there are human beings there."

In Europe become self-supporting. He declared that the Jows of America advance food and clothing credits, to be repaid as the communities in Europe become self-supporting. He dealered that the declared that the Jows of America advance food and clothing credits, to be repaid as the communities in Europe become self-supporting. drew the line on any more shipments cast off clothing, stating that in the main the population affected is self respecting. Salvaged goods might, how-ever, be bought from the War Depart-ment, he suggested, and probably would be found acceptable.

Mr. Engelman said the need of con munication between the various colonies of Jewish refugees was imperative for the reunion of friends and families and to locate relatives of sufferers in this country who might lend personal aid. He also proposed a conference to be held in this city to consider the problem of Jewish relief in a larger way.

VILLA WINS CHIHUAHUA CITY. Executes Eight Men, Say Refu-

gees, Who Fled During Battle. Et. Paso, June 5 .- La Patria, lead ing Mexican newspaper published here, issued an extra to-day saying Chihuahua City was taken by Gens. Villa and Angeles after only two hours of fighting last Sunday. The information is said to have come by wire from Laredo from refugees who fled from Chihuahua City. It is said Villa executed eight men

on taking possession of the city.



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\$20,000 NAVY THEFT 35 FROM N. Y. AMONG NAVAL GRADUATES

WASHINGTON, June 5.—Among the 400 midshipmen who will be graduated from the Naval Academy to-morrow thirty-five are from New York, nine from New The Company of the Naval Academy to-morrow thirty-five are from New York, nine from New The Company of the Naval Academy to The Naval

live are from New York, nine from New Jersey and eight from Connecticut. The names are:

New York—Emmet P. Forrestel, Phillip Lemiersi, Virgil E. Korns, Herbert Finebaum, George A. Seltz, Hugh E. Haven, Stanley E. Martin, James B. Donnell, John C. Ten, Evek, Jr. Rock-Case of Silverware, Rope and
Other Goods Stored in
House in Manhattan.

E. Haven, Stanley E. Martin, James B. Donnell, John C. Ten Eyck, Jr., Rockwell J. Townsend, Fridthjof W. Londahl, Frank W. Schmidt, Royal F. Jewett, Sampson Scott, Jerome F. Donovan, Jr., Frank M. Maichle, John Francis Crowe, Jr., Edward J. Walsh, William A. Swanston, Martin, J. Gillan, Jr., Frederick S. Chapelle, Harris C. Aller, Austin K. Doyle, George H. Gregory, Harold R.

New Jersey-Clarence V. Lee, John

### IMPERIL STEAMSHIP

Liner United States by Rapid Steering Escapes One by Fifteen Feet.

Quick action and a sharp turn of the wheel saved the Scandinavian-American liner United States from striking a mine in the North Sea, according to stories told yesterday when the vessel docked at

supplies in their original packing.

The arrests were made by Detectives after. The boat missed one of the mines Fitzgerald and Dennison. They took up by fifteen feet.

The high cost of living in this country stolen goods several days after informa-tion came to them from a source which they refused to reveal. It led them, the accustomed to the Scandinavian schedabeth. Butter, for instance, is from \$3

that were lifted off the truck to \$4 a pound, he said:
Its arrival from the training The Scandinavian countries are absoYesferday the detectives lutely resolved not to blockade Germany

tor Jones (Wash), Republican, permit ting American shippards to construccould be earned through the big store of surplus supplies at the station.

This is the officer for whom the navy supplies are the station. construction of ships for allen enemie was adopted.



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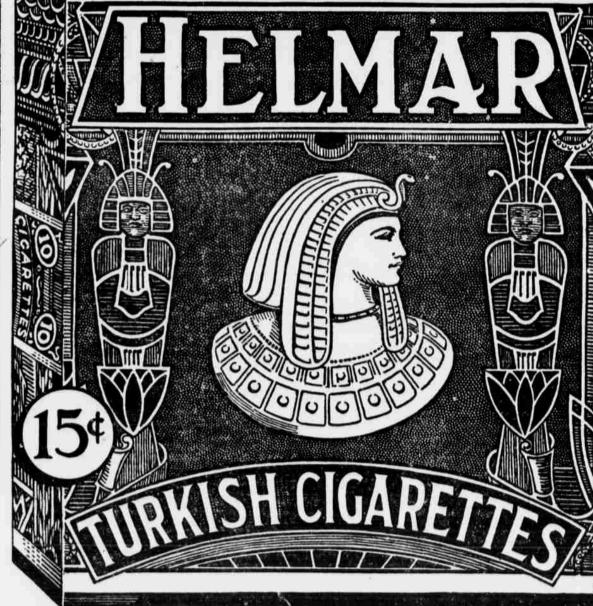
the musical activities of their elders during the study-free vacation months, we have assembled a unique collection of MUSICAL INSTRU-OUR PRICES SUIT ALL PURSES.

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1	" Mandolin \$1	5.00	**	\$80.00
١	" Tenor* \$2	25.00	44	\$80.00
ì	" Ukuleles !	9.00		\$14.00
l	Bugles	3.00	**	\$12.00
Į,	Cornets	8.00		\$90.00
Н	Clarinets\$2	25.00	4.4	\$100.00
l	Castanets	.60	**	\$5.00
ı		1.25	**	\$35.00
ı		5.00	**	\$90.00
ı		1.00	•	\$12.00
ı	Flutes \$2	5.00	**	\$160.00
١	Guitars \$1	0.00	**	\$175.00
ı	Harps-Large \$12	25.00	** !	\$2000.00
ı	" Small \$7	5.00	**	\$150.00
۱	Harmonicas	1.50	**	\$2.50
ı		5.00	**	\$150.00
ı	Music Polls	1.00	**	\$5.00
۱	" Satchels \$		**	\$18.00
ı	Organs\$4	0.00	**	\$50.00
ı	Ocarinas	.50	**	\$1.00
۱	Piccolos\$1	5.00	**	\$160.00
ı	Practise			
I	Keyboards\$2	W. UU	44	\$40.00
ı	Saxaphones\$7	5.00	**	\$110.00
ı	Tarapatch \$1	5.00	**	\$35.00
I	Ukuleles	5.00	**	\$25.00
I	Violins	5.00		\$500.00
۱	Welcome Harps \$1	5.00	**	\$30.00
	Xylophones	3.00	**	\$250.00
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